Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 1 of 62

_		
_ Chapter you are filing under:		
☐ Chapter 7		
☐ Chapter 11		
☐ Chapter 12		
Chapter 13		Check if this an amended filing
	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself			
			About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name			
	your pictu exar licer Brin iden	e the name that is on government-issued ure identification (for mple, your driver's use or passport). g your picture tification to your sting with the trustee.	Rashida First name K Middle name Breedlove Last name and Suffix (Sr., Jr., II, III)	_	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.			
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-8391		

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 2 of 62

Case number (if known)

Debtor 1 Rashida K Breedlove

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 2340 186th St, #19 Lansing, IL 60438 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. PO Box 496433 Chicago, IL 60649 Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 3 of 62

Case number (if known) Debtor 1 Rashida K Breedlove

ar	Tell the Court About	Your B	ankruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are			rief description of each, see <i>I</i> go to the top of page 1 and cl			C. § 342(b) for Individ	uals Filing for Bankruptcy	
	choosing to file under	□с	hapter 7						
		□с	hapter 11						
		□с	hapter 12						
		■ C	hapter 13						
3. Ho	How you will pay the fee		about how your order. If your	will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more bout how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or der. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or che pre-printed address.					
				the fee in installments. If you		e this option, sign	and attach the Applica	ation for Individuals to Pay	
	The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a						oter 7. By law, a judge may,		
			applies to you	uired to, waive your fee, and r ir family size and you are una n to Have the Chapter 7 Filing	ble to pa	y the fee in install	ments). If you choose		
) .	Have you filed for bankruptcy within the	□ No	D.						
	last 8 years?	Ye	es.						
			District	Northern District of IL	When	3/31/15	Case number	15-11755 (CH 13 dism)	
			District	Northern District of IL	When	3/31/14	Case number	12-13482 (conv)	
			District	Northern District of IL	_ When	5/22/09	Case number	09-18754 (CH 13 Dism)	
0.	Are any bankruptcy cases pending or being	■ No)						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	es.						
			Debtor				Relationship to y	/ou	
			District		When		Case number, if	known	
			Debtor				Relationship to y	/ou	
			District		_ When		Case number, if	known	
11.	Do you rent your residence?	■ No	Go to li	ne 12.					
	residence:	□ Ye	es. Has yo	ur landlord obtained an eviction	on judgm	ent against you a	nd do you want to stay	in your residence?	
				No. Go to line 12.					
				Yes. Fill out <i>Initial Statement</i> bankruptcy petition.	About a	n Eviction Judgme	ent Against You (Form	101A) and file it with this	

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

Document Page 4 of 62 Case number (if known) Debtor 1 Rashida K Breedlove Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety?

public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 5 of 62

Debtor 1 Rashida K Breedlove

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

Document Page 6 of 62 Case number (if known) Debtor 1 Rashida K Breedlove Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000 50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 **200-999** 19. How much do vou **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you ■ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rashida K Breedlove Signature of Debtor 2

Voluntary Petition for Individuals Filing for Bankruptcy

Executed on

MM / DD / YYYY

Rashida K Breedlove Signature of Debtor 1

Executed on December 16, 2016

MM / DD / YYYY

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 7 of 62

Debtor 1 Rashida K Breedlove Page 7 of 62 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Neal Feld	Date	December 16, 2016	
Signature of Attorney for Debtor		MM / DD / YYYY	
Neel Fold			
Neal Feld			
Printed name			
Neal Feld			
Firm name			
500 N. Michigan Ave.			
Suite 600			
Chicago, IL 60611			
Number, Street, City, State & ZIP Code			
Contact phone (312) 396-4130	Email address		
6201181			
Bar number & State			

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

		Document	Page 8 of 62
Fill in this infor	mation to identify your	case:	
Debtor 1	Rashida K Breedl	ove	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS
Case number			

☐ Check if this is an amended filing

Official Form 106Sum

(if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	160,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,775.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	163,775.00
Pa	t 2: Summarize Your Liabilities		
			i abilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	229,695.29
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	12,577.00
	Your total liabilities	\$	242,272.29
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	7,450.51
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,750.50
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
3.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7.	■ Yes What kind of debt do you have?		

- household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Case 16-39633 Doc 1 Document

Page 9 of 62
Case number (if known) Debtor 1 Rashida K Breedlove

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

5,809.84 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 10 of 62 Fill in this information to identify your case and this filing: Debtor 1 Rashida K Breedlove Middle Name Last Name First Name Debtor 2 Middle Name (Spouse, if filing) First Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ☐ No. Go to Part 2. Yes. Where is the property? 1.1 What is the property? Check all that apply 2340 186th St Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative ■ Manufactured or mobile home Current value of the Current value of the 60438-0000 Lansing IL ☐ Land entire property? portion you own? \$30,000.00 \$30,000.00 City State ZIP Code Investment property ☐ Timeshare Describe the nature of your ownership interest □ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only Cook ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions)

Official Form 106A/B Schedule A/B: Property page 1

Other information you wish to add about this item, such as local

property identification number: Residential Property Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 11 of 62

ebtor 1 Rashida	a K Breedlove	Case	e number (if known)		
If you own or	have more than one, list h	ere:			
2		What is the property? Check all that apply			
12047 S Perry		Single-family home	Do not deduct secured cl		
Street address, if avai	lable, or other description	Duplex or multi-unit building	the amount of any secure Creditors Who Have Clair		
		Condominium or cooperative	Greatere trive riare cian	no occurred by a repensy.	
		Manufactured or mabile home			
Chicago	IL 60628-0000	Manufactured or mobile home	Current value of the	Current value of the	
Chicago		Land	entire property?	portion you own?	
City	State ZIP Code	☐ Investment property ☐ Timeshare	\$5,000.00	\$5,000.0	
		☐ Other	Describe the nature of your ownership inter (such as fee simple, tenancy by the entiretie		
		Who has an interest in the property? Check one	a life estate), if known.	ancy by the entireties, o	
		■ Debtor 1 only	•		
Cook		Debtor 2 only			
County		☐ Debtor 1 and Debtor 2 only	— Cheek if this is som		
		At least one of the debtors and another	Check if this is con (see instructions)	iniunity property	
		Other information you wish to add about this ite	m, such as local		
		property identification number:			
		Rental Property			
		PIN # 25-28-214-015-0000			
		Surrender			
.3 7148 S Green	have more than one, list h wood lable, or other description	What is the property? Check all that apply ☐ Single-family home ☐ Duplex or multi-unit building	Do not deduct secured cl the amount of any secure Creditors Who Have Clai	d claims on Schedule D:	
		Condominium or cooperative			
Chicago	IL 60619-0000	Land	Current value of the entire property?	Current value of the portion you own?	
City	State ZIP Code	☐ Investment property	\$3,000.00	\$3,000.0	
		☐ Timeshare	Describe the nature of a	vour ownership interest	
		Other	Describe the nature of y (such as fee simple, ten		
		Who has an interest in the property? Check one	(such as fee simple, tenancy by the entireties a life estate), if known.		
		Debtor 1 only			
Cook		Debtor 2 only			
County		Debtor 1 and Debtor 2 only	☐ Check if this is con	nmunity property	
		At least one of the debtors and another	(see instructions)	- · · ·	
		Other information you wish to add about this ite	m, such as local		
		property identification number:			
		Vacant Lot: PIN 20-26-104-038-0000			
		F 114 ZU-ZU-1V4-U30-UUUU			

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 12 of 62

Debtor 1 Rashid	a K Breedlove	Case nu	umber (if known)		
If you own or	have more than one	et here:			
.4	nave more man one	What is the property? Check all that apply			
6919 S Norma	al Ave		Do not deduct secured cla	nima ar avamptiona. But	
Street address, if ava	ilable, or other description	— Duploy or multi unit building	the amount of any secure		
		Condominium or cooperative	Creditors Who Have Clair	ms Secured by Property.	
		Condomination cooperative			
		☐ Manufactured or mobile home	Current value of the	Current value of the	
Chicago	IL 60621-0	•	entire property?	portion you own?	
City	State ZIP Co	☐ Investment property	\$10,000.00	\$10,000.00	
		☐ Timeshare	Describe the nature of y	our ownership interest	
		☐ Other	(such as fee simple, ten		
		— Check one	(such as fee simple, tenancy by the entireties, a life estate), if known.		
01-		Debtor 1 only			
Cook		Debtor 2 only			
County		Debtor 1 and Debtor 2 only	Check if this is com	nmunity property	
		At least one of the debtors and another	(see instructions)		
		Other information you wish to add about this item, sproperty identification number:	such as local		
		Rental Property PIN 20-21-319-006-0000			
8037 S Parne	II Ave illable, or other description IL 60620-0 State ZIP Co	What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Do not deduct secured clathe amount of any secure. Creditors Who Have Clair Current value of the entire property? \$18,000.00 Describe the nature of y	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$9,000.00	
Cook		Who has an interest in the property? Check one Debtor 1 only	(such as fee simple, ten a life estate), if known. 50% interest	ancy by the entireties, or	
County					
,		At least one of the debtors and another	Check if this is com	nmunity property	
		Other information you wish to add about this item,	,		
		property identification number:	do 100di		
		Rental Property			
		PIN 20-33-112-017-0000			

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 13 of 62

4204E C L -C-1	la.		What is the property? Check all that apply			
12015 S LaSall Street address, if availa		ecription	Single-family home	Do not deduct secured cl		
Street address, ii availa	able, or other des	scription	Duplex or multi-unit building	the amount of any secure Creditors Who Have Clair		
			Condominium or cooperative			
			☐ Manufactured or mobile home	Current value of the	Current value of the	
Chicago	IL	60628-0000	Land	entire property?	portion you own?	
City	State	ZIP Code	Investment property	\$20,000.00	\$20,000.0	
			☐ Timeshare ☐ Other	Describe the nature of		
	☐ Other Who has an interest in the property? Check one	(such as fee simple, tenancy by the entire				
		Debtor 1 only	u cc.u.c,,			
Cook			Debtor 2 only			
County			Debtor 1 and Debtor 2 only			
			At least one of the debtors and another	Check if this is community property (see instructions)		
			Other information you wish to add about this ite	, ,		
			property identification number:	,		
			Rental Property			
If you own or I	have more	than one, list h				
If you own or I 2824 E 79th St Street address, if availa	1		PIN 25-28-213-005-0000	Do not deduct secured cl the amount of any secure Creditors Who Have Clar	ed claims on Schedule D:	
2824 E 79th St	1		PIN 25-28-213-005-0000 Pere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any secure Creditors Who Have Clai	ed claims on Śchedule D: ms Secured by Property.	
2824 E 79th St	1		PIN 25-28-213-005-0000 ere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any secure	ed claims on Schedule D:	
2824 E 79th St Street address, if availa	able, or other des	scription	PIN 25-28-213-005-0000 Pere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secure Creditors Who Have Clair	d claims on Schedule D: ms Secured by Property. Current value of the portion you own?	
2824 E 79th St Street address, if availa Chicago	able, or other des	Scription 60649-0000	PIN 25-28-213-005-0000 ere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$38,000.00	current value of the portion you own?	
2824 E 79th St Street address, if availa Chicago	able, or other des	Scription 60649-0000	PIN 25-28-213-005-0000 ere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$38,000.00 Describe the nature of y (such as fee simple, ter	current value of the portion you own? \$19,000.0	
2824 E 79th St Street address, if availa Chicago	able, or other des	Scription 60649-0000	PIN 25-28-213-005-0000 ere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$38,000.00 Describe the nature of y (such as fee simple, ter a life estate), if known.	current value of the portion you own? \$19,000.0	
2824 E 79th St Street address, if availa Chicago City	able, or other des	Scription 60649-0000	PIN 25-28-213-005-0000 ere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one Debtor 1 only	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$38,000.00 Describe the nature of y (such as fee simple, ter	current value of the portion you own? \$19,000.0	
2824 E 79th St Street address, if availa Chicago City Cook	able, or other des	Scription 60649-0000	PIN 25-28-213-005-0000 Pere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one Debtor 1 only Debtor 2 only	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$38,000.00 Describe the nature of y (such as fee simple, ter a life estate), if known.	current value of the portion you own? \$19,000.0	
2824 E 79th St Street address, if availa Chicago City	able, or other des	Scription 60649-0000	PIN 25-28-213-005-0000 ere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$38,000.00 Describe the nature of (such as fee simple, ter a life estate), if known. 50% interest	Current value of the portion you own? \$19,000.0 Your ownership interest lancy by the entireties, of	
2824 E 79th St Street address, if availa Chicago City Cook	able, or other des	Scription 60649-0000	PIN 25-28-213-005-0000 ere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one Debtor 1 only Debtor 2 only At least one of the debtors and another	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$38,000.00 Describe the nature of (such as fee simple, ter a life estate), if known. 50% interest Check if this is cor (see instructions)	Current value of the portion you own? \$19,000.0 Your ownership interest lancy by the entireties, of	
2824 E 79th St Street address, if availa Chicago City Cook	able, or other des	Scription 60649-0000	PIN 25-28-213-005-0000 ere: What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$38,000.00 Describe the nature of (such as fee simple, ter a life estate), if known. 50% interest Check if this is cor (see instructions)	Current value of the portion you own? \$19,000.0 Cour ownership interest lancy by the entireties,	

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 14 of 62

Debtor 1 Rashid	la K Breedlove	е		C	ase number (if known)		
If you own or	have more th	an one. list h	nere:				
.8				is the property? Check all that apply			
6821 S Wood				Single-family home	Do not deduct secured of	o not deduct secured claims or exemptions. Put	
Street address, if ava	ilable, or other descrip	ption	. <u> </u>	Duplex or multi-unit building	the amount of any secur	ed claims on Schedule D:	
				Condominium or cooperative	Creditors who Have Cla	ims Securea by Property.	
			Ц				
				Manufactured or mobile home	Current value of the	Current value of the	
Chicago	IL (60636-0000		Land	entire property?	portion you own?	
City	State	ZIP Code		Investment property	\$14,000.00	\$7,000.00	
	5,410		Timeshare	Describe the nature of	your ownership interest		
			\	Other	i Per Later Viet Committee	nancy by the entireties, or	
			Who	has an interest in the property? Check on	e a life estate), il kilowii.		
Cook			_	Debtor 1 only			
County				Debtor 2 only Debtor 1 and Debtor 2 only			
				At least one of the debtors and another	Check if this is con (see instructions)	mmunity property	
				r information you wish to add about this	,		
				erty identification number:	item, such as local		
			Ren	tal Property			
				21-19-412-009-0000			
If you own or 9 10822 S India Street address, if ava	INA illable, or other descrip	ption	What	is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secur Creditors Who Have Cla	laims or exemptions. Put ed claims on <i>Schedule D:</i> ims Secured by Property. Current value of the	
Chicago		60628-0000	. 🛚	Land	entire property?	Current value of the portion you own? \$7,000.00 your ownership interest nancy by the entireties, or munity property aims or exemptions. Put ed claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$8,000.00	
City	State	ZIP Code		Investment property	\$8,000.00	\$8,000.00	
				Timeshare Other		your ownership interest	
			_	has an interest in the property? Check on	`	nancy by the entireties, or	
			VVIIO	Debtor 1 only	,		
Cook				Debtor 2 only			
County			_	Debtor 1 and Debtor 2 only			
				At least one of the debtors and another	Check if this is considered (see instructions)	mmunity property	
			Other	r information you wish to add about this	,		
			prope	erty identification number:			
			Ren	tal Property			
			PIN	25-15-311-027-0000			

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 15 of 62

Debtor 1	Rashida K	Breedlo	ove		Case	num	nber (if known)	
-	ou own or hav	e more	than one, list h	ere:				
1.1 0				What	t is the property? Check all that apply			
	00 S Burnham et address, if available,	or other des	scription	•	Single-family home Duplex or multi-unit building	the	amount of any secure	aims or exemptions. Put d claims on Schedule D: ms Secured by Property.
					Condominium or cooperative	Orc	sanors who have clair	ns decared by 1 reports.
Chie	cago	IL	60612-0000		Manufactured or mobile home Land		rrent value of the irre property?	Current value of the portion you own?
City		State	ZIP Code		' ' '		\$15,000.00	\$15,000.00
								our ownership interest ancy by the entireties, or
				Who	has an interest in the property? Check one Debtor 1 only		fe estate), if known.	ancy by the entireties, of
Coo	ok				Debtor 2 only			
Count	ity				200101 1 4114 200101 2 0111)	П	Check if this is com	nmunity property
				☐ Othe	At least one of the debtors and another r information you wish to add about this iten	— n. su	(see instructions) ch as local	
					erty identification number:	.,		
					ital Property 21-31-331-023-0000			
1.1 1 794 8	ou own or have 8 S Parnell address, if available,		than one, list h		t is the property? Check all that apply Single-family home Duplex or multi-unit building	the	amount of any secure	aims or exemptions. Put d claims on <i>Schedule D:</i> ns <i>Secured by Property</i> .
					Condominium or cooperative			
Chie	cago	IL	60620-0000		Manufactured or mobile home Land		rrent value of the ire property?	Current value of the portion you own?
City		State	ZIP Code				\$8,000.00	\$8,000.00
								our ownership interest ancy by the entireties, or
				Who	has an interest in the property? Check one Debtor 1 only		fe estate), if known.	andy by the entireties, e
Coo	ok			_	•			
Count	ity				=,	_	Check if this is com	amunity property
					The location of this dobtors and allowed		(see instructions)	mining property
					r information you wish to add about this iten erty identification number:	n, suc	ch as local	
					tal Property 20-33-104-022-0000			

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

Document Page 16 of 62

Case number (if known) Debtor 1 Rashida K Breedlove If you own or have more than one, list here: 1.1 What is the property? Check all that apply 13706 S Parnell Do not deduct secured claims or exemptions. Put Single-family home the amount of any secured claims on Schedule D: Street address, if available, or other description Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative П Manufactured or mobile home Current value of the Current value of the 60827-0000 Riverdale IL ■ Land entire property? portion you own? ■ Investment property \$8,000.00 City State ZIP Code \$8,000.00 ☐ Timeshare Describe the nature of your ownership interest □ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only Cook ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: **Rental Property** PIN 25-33-328-103-0000 If you own or have more than one, list here: 1.1 What is the property? Check all that apply 3 12013 S State Do not deduct secured claims or exemptions. Put Single-family home the amount of any secured claims on Schedule D: Street address, if available, or other description Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative ■ Manufactured or mobile home Current value of the Current value of the 60628-0000 Chicago IL Land entire property? portion you own? City ZIP Code ■ Investment property \$8,000.00 \$8,000.00 State ☐ Timeshare Describe the nature of your ownership interest □ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only Cook ☐ Debtor 2 only County ☐ Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: **Rental Property** PIN 25-27-109-005-0000

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 17 of 62

Case number (if known) Debtor 1 Rashida K Breedlove If you own or have more than one, list here: 1.1 What is the property? Check all that apply 11251 S Vernon Do not deduct secured claims or exemptions. Put Single-family home the amount of any secured claims on Schedule D: Street address, if available, or other description Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative П Manufactured or mobile home Current value of the Current value of the Chicago IL 60628-0000 ■ Land entire property? portion you own? City State ZIP Code ■ Investment property \$10,000.00 \$10,000.00 ☐ Timeshare Describe the nature of your ownership interest □ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only Cook ☐ Debtor 2 only County ☐ Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: Rental Property PIN 25-22-203-027-0000 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for \$160,000.00 pages you have attached for Part 1. Write that number here.......>> Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put 3.1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another 1999 VW Passat \$2,000.00 \$2,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$2,000,00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured

Official Form 106A/B

claims or exemptions.

Entered 12/16/16 16:25:08 Case 16-39633 Doc 1 Filed 12/16/16 Desc Main Document Page 18 of 62 Case number (if known) Debtor 1 Rashida K Breedlove 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe..... \$750.00 Furniture and household goods 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$350.00 Clothing Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

12. Jewelry

□ No

Yes. Describe.....

\$50.00 **Jewelry**

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$1.150.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 19 of 62

Case number (if known) Debtor 1 Rashida K Breedlove claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash \$50.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **Chase Bank** \$75.00 Checking 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: \$500.00 401(k) City of Chicago 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No ☐ Yes. Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them...

Schedule A/B: Property

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 20 of 62 Case number (if known) Debtor 1 Rashida K Breedlove 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim.......

35. Any financial assets you did not already list

■ No

 \square Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$625.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Debt	Case 16-39633 or 1 Rashida K Breedlove		iled 12/16/16 Document	Entered 1 Page 21 of	2/16/16 16:25:08 62 Case number (if known)	Desc Main
37 D	you own or have any legal or equi	itable interest in a	nv business-related p	roperty?	,	
_	No. Go to Part 6.		, σασσσσ τοιαισα μ	. оролу .		
	Yes. Go to line 38.					
Part	Describe Any Farm- and Comme If you own or have an interest in fa			n or Have an Interes	st In.	
	o you own or have any legal or	r equitable inter	est in any farm- or	commercial fishir	ng-related property?	
	No. Go to Part 7.					
l	Yes. Go to line 47.					
Part	7: Describe All Property You	Own or Have an Ir	nterest in That You Di	d Not List Above		
	o you have other property of an Examples: Season tickets, country No Yes. Give specific information	y club membersh				
54.	Add the dollar value of all of yo	our entries from	Part 7. Write that n	umber here		\$0.00
Part	List the Totals of Each Part	of this Form				
55.	Part 1: Total real estate, line 2					\$160,000.00
56.	Part 2: Total vehicles, line 5			\$2,000.00		
57.	Part 3: Total personal and house	sehold items, lir	ne 15	\$1,150.00		
58.	Part 4: Total financial assets, li	ine 36		\$625.00		
59.	Part 5: Total business-related p	property, line 45	<u> </u>	\$0.00		
60.	Part 6: Total farm- and fishing-	related property	, line 52	\$0.00		
61.	Part 7: Total other property not	t listed, line 54	+	\$0.00		
62.	Total personal property. Add lin	nes 56 through 6	1	\$3,775.00	Copy personal property to	otal \$3,775.00
63.	Total of all property on Schedu	ule A/B. Add line	55 + line 62			\$163,775.00

Official Form 106A/B Schedule A/B: Property page 12

\$163,775.00

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

		Dodanio	THE THEORY ELECTION	
Fill in this infor	mation to identify your	case:		
Debtor 1	Rashida K Breed			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property	You Claim	as Exempt
---------	--------------	----------	-----------	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
2824 E 79th St Chicago, IL 60649 Cook County	\$19,000.00	\$0.00	735 ILCS 5/12-901
Residential Property PIN 21-30-407-033-0000 Line from Schedule A/B: 1.7		☐ 100% of fair market value, up to any applicable statutory limit	
1999 VW Passat Line from Schedule A/B: 3.1	\$2,000.00	\$2,000.00	735 ILCS 5/12-1001(c)
Line Ironi Scredule A/B. 3.1		100% of fair market value, up to any applicable statutory limit	
Furniture and household goods	\$750.00	\$750.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A/D. V.1		☐ 100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$350.00	\$350.00	735 ILCS 5/12-1001(a)
Line Holli Schedule A/B. 1111		☐ 100% of fair market value, up to any applicable statutory limit	
Jewelry Line from Schedule A/B: 12.1	\$50.00	\$50.00	735 ILCS 5/12-1001(b)
Line Holl Golledule A/D. 12.1		100% of fair market value, up to any applicable statutory limit	

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 23 of 62

Case number (if known)

De	Nasiliua N Diceulove				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	Cash Line from Schedule A/B: 16.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
	Line noin Schedule A.B. 10.1			100% of fair market value, up to any applicable statutory limit	
	Checking: Chase Bank Line from Schedule A/B: 17.1	\$75.00		\$75.00	735 ILCS 5/12-1001(b)
	Ellie Holli Golledale 74 B. 11.1			100% of fair market value, up to any applicable statutory limit	
	401(k): City of Chicago Line from Schedule A/B: 21.1	\$500.00		\$500.00	735 ILCS 5/12-1006
	Line Holli Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No	3 years after that for ca	ises fi	·	,
	Yes. Did you acquire the property cover No	rea by the exemption wi	itnin 1	,215 days before you filed this case	<i>!</i>
	☐ Yes				

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

		Document	Page 24	of 62		
Fill in this inforr	nation to identify you					
Debtor 1	Rashida K Bree	dlove				
	First Name	Middle Name	Last Name		-	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		-	
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS		-	
Case number						
(if known)					☐ Check	if this is an
					ameno	ded filing
Official Forn	n 106D					
		Who Have Claims	Sacurac	hy Propert	tv	12/15
Scriedule	D. Creditors	willo Have Claims	<u>Jecurec</u>	by Froper	ıy	12/13
	Additional Page, fill it o	f two married people are filing togethe out, number the entries, and attach it to				
1. Do any creditors	have claims secured by	your property?				
☐ No. Check	this box and submit th	nis form to the court with your other s	schedules. Yo	u have nothing else t	to report on this form.	
Yes. Fill in	all of the information b	pelow.				
Part 1: List A	II Secured Claims					
2. List all secured	claims. If a creditor has n	nore than one secured claim, list the cred	litor separately	Column A	Column B	Column C
		a particular claim, list the other creditors cal order according to the creditor's name		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	·	-		value of collateral.	claim	If any
2.1 City of Ch		8037 S Parnell Ave Chicago,		\$3,000.00	\$18,000.00	\$0.00
•	ent of Water ate, Ste LL10	60620 Cook County Rental Property PIN 20-33-112-017-0000 As of the date you file, the claim is: Capply.				
Chicago,	IL 60604	Contingent				
Number, Street	, City, State & Zip Code	Unliquidated				
Who owes the de	ebt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as m	nortgage or secu	ıred		
Debtor 2 only		car loan)				
Debtor 1 and De	ebtor 2 only	Statutory lien (such as tax lien, mecl				
_	he debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this cl community de		Other (including a right to offset)	Utility Lien			
Date debt was inc	urred	Last 4 digits of account numb	er			
2.2 City of Ch	nicago	Describe the property that secures the	ne claim:	\$3,000.00	\$20,000.00	\$0.00
Creditor's Nam		12015 S LaSalle Chicago, IL		* - ,		
		Cook County				
5		Rental Property PIN 25-28-213-005-0000				
	ent of Water ate, Ste LL10	As of the date you file, the claim is: C	Check all that			
Chicago,	•	apply. Contingent				
	, City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the de	ebt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only ■ Debtor 2 only		An agreement you made (such as m car loan)		ured		
Debtor 1 and De		☐ Statutory lien (such as tax lien, mech	hanic's lien)			
LI At least one of t	he debtors and another	☐ Judgment lien from a lawsuit				

community debt

 $\hfill \Box$ Check if this claim relates to a

Other (including a right to offset)

Utility Lien

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 25 of 62

Debtor 1 Rashida K Breedlove		Case number (if know)		
First Name Middle N	lame Last Name			
Date debt was incurred	Last 4 digits of account number			
2.3 City of Chicago	Describe the property that secures the claim:	\$3,000.00	\$10,000.00	\$0.00
Creditor's Name	6919 S Normal Ave Chicago, IL 60621 Cook County Rental Property	<u> </u>	, .,,	,
Department of Water 333 S. State, Ste LL10	PIN 20-21-319-006-0000 As of the date you file, the claim is: Check all that apply.			
Chicago, IL 60604 Number, Street, City, State & Zip Code	☐ Contingent☐ Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only	☐ An agreement you made (such as mortgage or s car loan)	ecured		
Debtor 2 only	cai loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset) Utility Lie	n		
Date debt was incurred	Last 4 digits of account number			
2.4 Cook County Treasurer	Describe the property that secures the claim:	\$12,003.00	\$20,000.00	\$0.00
Creditor's Name	12015 S LaSalle Chicago, IL 60628			
	Cook County			
Attn: Law Department	Rental Property			
118 N. Clark St., Room	PIN 25-28-213-005-0000			
212	As of the date you file, the claim is: Check all that			
Chicago, IL 60602	apply.			
	Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only	☐ An agreement you made (such as mortgage or s	ecured		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
_	B15-1-	te Tax Arrearage		
☐ Check if this claim relates to a community debt	Other (including a right to offset)	te Tax Arrearage		
Date debt was incurred	Last 4 digits of account number			
2.5 Cook County Treasurer	Describe the property that secures the claim:	\$9,776.00	\$18,000.00	\$0.00
Creditor's Name	8037 S Parnell Ave Chicago, IL 60620 Cook County			
Attn: Law Department	Rental Property			
118 N. Clark St., Room	PIN 20-33-112-017-0000			
212	As of the date you file, the claim is: Check all that apply.			
Chicago, IL 60602	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
_	☐ An agreement you made (such as mortgage or s	ecured		
Debtor 1 only	car loan)	oou!6u		
Debtor 2 only	<u> </u>			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a	Other (including a right to offset) Real Esta	te Tax Arrearage		

Official Form 106D

community debt

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 26 of 62

Debtor 1 Rashida K Breedlove		Case number (if know)		
First Name Middle N	lame Last Name			
Date debt was incurred	Last 4 digits of account number 0000			
2.6 Cook County Treasurer	Describe the property that secures the claim:	\$3,399.00	\$10,000.00	\$0.00
Creditor's Name	6919 S Normal Ave Chicago, IL 60621 Cook County			V 0.00
Attn: Law Department 118 N. Clark St., Room 212	Rental Property PIN 20-21-319-006-0000 As of the date you file, the claim is: Check all that apply.			
Chicago, IL 60602	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as mortgage or sec car loan)	cured		
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset) Real Estate	e Tax Arrearage		
Date debt was incurred	Last 4 digits of account number 0000			
2.7 Cook County Treasurer	Describe the property that secures the claim:	\$20,438.00	\$38,000.00	\$0.00
Creditor's Name	2824 E 79th St Chicago, IL 60649 Cook County			
Attn: Law Department 118 N. Clark St., Room 212	Residential Property PIN 21-30-407-033-0000 As of the date you file, the claim is: Check all that			
Chicago, IL 60602	apply. ☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Hamber, Greek, Ony, State & Zip Gode	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
☐ Debtor 1 only ☐ Debtor 2 only	☐ An agreement you made (such as mortgage or sec car loan)	cured		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
Check if this claim relates to a	- Deal Fatate	e Tax Arrearage		
community debt	Other (including a right to offset)	Tax Arrearage		
Date debt was incurred	Last 4 digits of account number 0000			
2.8 Cook County Treasurer	Describe the property that secures the claim:	\$6,745.00	\$14,000.00	\$0.00
Creditor's Name	6821 S Wood Chicago, IL 60636			
	Cook County			
Attn: Law Department	Rental Property PIN 21-19-412-009-0000			
118 N. Clark St., Room	As of the date you file, the claim is: Check all that			
212 Chicago, IL 60602	apply.			
	Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or sec	cured		
Debtor 2 only	car loan)	Juiou		
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
Check if this claim relates to a community debt		e Tax Arrearage		

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 27 of 62

Debtor 1 Rashida K Breedlove First Name Middle N	lame Last Name	Case number (if know)		
Date debt was incurred	Last 4 digits of account number 0000			
2.9 Cook County Treasurer	Describe the property that secures the claim:	\$10,175.00	\$8,000.00	\$2,175.00
Creditor's Name	10822 S Indiana Chicago, IL 60628			
Attn: Law Department 118 N. Clark St., Room 212	Cook County Rental Property PIN 25-15-311-027-0000 As of the date you file, the claim is: Check all that			
Chicago, IL 60602	apply. □ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or secar loan)	ecured		
Debtor 2 only				
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another☐ Check if this claim relates to a	☐ Judgment lien from a lawsuit	te Tax Arrearage		
community debt	Other (including a right to offset) Real Estat	le Tax Affeatage		
Date debt was incurred	Last 4 digits of account number 0000			
2.1				
Ocok County Treasurer	Describe the property that secures the claim:	\$3,500.00	\$3,000.00	\$500.00
Creditor's Name	7148 S Greenwood Chicago, IL			
	60619 Cook County			
Attn: Law Department	Vacant Lot: PIN 20-26-104-038-0000			
118 N. Clark St., Room	As of the date you file, the claim is: Check all that			
212	apply.			
Chicago, IL 60602	Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
_		d		
Debtor 1 only	☐ An agreement you made (such as mortgage or secar loan)	ecurea		
Debtor 2 only				
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit	to Toy Arreore		
☐ Check if this claim relates to a community debt	Other (including a right to offset)	te Tax Arrearage		
Date debt was incurred	Last 4 digits of account number 0000			
2.1		\$7.770.00	* 0.000.00	* 0.00
1 Cook County Treasurer	Describe the property that secures the claim:	\$7,776.62	\$8,000.00	\$0.00
Creditor's Name	13706 S Parnell Riverdale, IL 60827			
	Cook County Rental Property			
Attn: Law Department	PIN 25-33-328-103-0000			
118 N. Clark St., Room 212	As of the date you file, the claim is: Check all that			
Chicago, IL 60602	apply.			
	☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only	☐ An agreement you made (such as mortgage or se	ecured		
Debtor 1 only Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 28 of 62

Debtor 1 Rashida K Breedlove		Case number (if know)		
First Name Middle N	lame Last Name			
☐ Check if this claim relates to a community debt	Other (including a right to offset) Real Esta	te Tax Arrearage		
Date debt was incurred	Last 4 digits of account number 0000			
2.1 Cook County Treasurer	Describe the property that secures the claim:	\$12,382.43	\$10,000.00	\$2,382.43
Creditor's Name	11251 S Vernon Chicago, IL 60628 Cook County Rental Property			
Attn: Law Department 118 N. Clark St., Room 212	PIN 25-22-203-027-0000 As of the date you file, the claim is: Check all that apply.			
Chicago, IL 60602	Contingent			
Number, Street, City, State & Zip Code Who owes the debt? Check one.	☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply.			
_	☐ An agreement you made (such as mortgage or s	ecured		
■ Debtor 1 only □ Debtor 2 only	car loan)	ecureu		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset) Real Esta	te Tax Arrearage		
Date debt was incurred	Last 4 digits of account number			
2.1 3 Cook County Treasurer	Describe the property that secures the claim:	\$14,959.80	\$15,000.00	\$0.00
Creditor's Name	8600 S Burnham Chicago, IL 60612			
	Cook County			
Attn: Law Department	Rental Property			
118 N. Clark St., Room	PIN 21-31-331-023-0000 As of the date you file, the claim is: Check all that			
212	apply.			
Chicago, IL 60602	Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
_	☐ An agreement you made (such as mortgage or s	nourod		
Debtor 1 only	car loan)	ecureu		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
Check if this claim relates to a community debt	<u> </u>	te Tax Arrearage		
Date debt was incurred	Last 4 digits of account number			
2.1				
Cook County Treasurer	Describe the property that secures the claim:	\$7,637.00	\$8,000.00	\$0.00
Creditor's Name	7948 S Parnell Chicago, IL 60620 Cook County			
Attn: Law Department	Rental Property			
118 N. Clark St., Room	PIN 20-33-104-022-0000			
212	As of the date you file, the claim is: Check all that apply.			
Chicago, IL 60602	Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 29 of 62

Debtor 1	Rashida K Breedlove		Ca	ase number (if know)		
	First Name Middle N	ame Last Name	_			
		_				
Debtor	1 only	An agreement you made (such as car loan)	mortgage or secure	ed		
Debtor	* *	_				
_	r 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
	st one of the debtors and another	Judgment lien from a lawsuit	Dool Cototo T	Tax A		
	t if this claim relates to a nunity debt	Other (including a right to offset)	Real Estate I	Tax Arrearage		
Date debt	was incurred	Last 4 digits of account num	ber <u>0000</u>			
2.1	10 17			\$2.250.00	#0.000.00	#0.00
_	ok County Treasurer	Describe the property that secures		\$2,350.00	\$8,000.00	\$0.00
Cred	ditor's Name	12013 S State Chicago, IL 6	0628			
		Cook County Rental Property				
	n: Law Department 8 N. Clark St., Room	PIN 25-27-109-005-0000				
212		As of the date you file, the claim is:	Check all that			
	icago, IL 60602	apply. Contingent				
	ber, Street, City, State & Zip Code	Unliquidated				
140111	isol, oliool, olly, oldio a zip oodo	☐ Disputed				
Who owe	es the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor	· 1 only	☐ An agreement you made (such as	mortgage or secure	ed		
☐ Debtor	•	car loan)				
_	r 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
_	st one of the debtors and another	☐ Judgment lien from a lawsuit	,			
☐ Check	if this claim relates to a	Other (including a right to offset)	Real Estate T	Tax Arrearage		
comm	nunity debt	3 . 3				
Date debt	was incurred	Last 4 digits of account num	ber <u>0000</u>			
2.1 Co	ok County Treasurer	Describe the property that secures	the claim:	\$9,000.00	\$5,000.00	\$4,000.00
$\overline{}$	ditor's Name	12047 S Perry Ave Chicago				* 1,00000
		60628 Cook County	'-			
		Rental Property				
Att	n: Law Department	PIN # 25-28-214-015-0000				
	8 N. Clark St., Room	Surrender				
212		As of the date you file, the claim is: apply.	Check all that			
Ch	icago, IL 60602	Contingent				
Num	ber, Street, City, State & Zip Code	☐ Unliquidated				
		Disputed				
Who owe	es the debt? Check one.	Nature of lien. Check all that apply.				
Debtor	•	An agreement you made (such as car loan)	mortgage or secure	ed		
☐ Debtor	•	_				
	r 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
_	st one of the debtors and another	Judgment lien from a lawsuit	Deal Estate T	Гоу Анноономо		
	t if this claim relates to a nunity debt	Other (including a right to offset)	Real Estate 1	Tax Arrearage		
Date debt	was incurred	Last 4 digits of account num	ber <u>0000</u>			
		-				
2 1 FO	rest Glen Condo					
1 1	rest Glen Condo sociation	Describe the property that secures	the claim:	\$4,842.44	\$30,000.00	\$4,842.44
7 As:	rest Glen Condo sociation ditor's Name			\$4,842.44	\$30,000.00	\$4,842.44
7 As:	sociation	Describe the property that secures 2340 186th St Lansing, IL 60 Cook County		\$4,842.44	\$30,000.00	\$4,842.44
7 Ass	Sociation ditor's Name	2340 186th St Lansing, IL 60 Cook County Residential Property	0438	\$4,842.44	\$30,000.00	\$4,842.44
7 As:	sociation	2340 186th St Lansing, IL 60 Cook County	0438	\$4,842.44	\$30,000.00	\$4,842.44

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 30 of 62

Debtor 1 Rashida K	(Breedlove			Case numb	er (if know)		
First Name	Middle N	lame Last Name					
Number, Street, City, S	·	☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply.					
Debtor 1 only Debtor 2 only		☐ An agreement you made (such as mortgage or secured car loan)					
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a		☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit ☐ Other (including a right to offset) Assessment Arrearage					
community debt Date debt was incurred		Last 4 digits of account num	nber		_		
2.1 Ocwen Loan S	Servicing	Describe the property that secures	the claim:	\$95,	711.00	\$30,000.00	\$65,711.00
Creditor's Name Attn: Researcl 1661 Worthint 100 West Palm Be 33409	ong Rd Ste	2340 186th St Lansing, IL 66 Cook County Residential Property As of the date you file, the claim is: apply. Contingent					
Number, Street, City, S	·	☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply.					
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as car loan)	mortgage or s	secured			
☐ Debtor 1 and Debtor 2 ☐ At least one of the debt ☐ Check if this claim re	otors and another	☐ Statutory lien (such as tax lien, me☐ Judgment lien from a lawsuit☐ Other (including a right to offset)	·	ial Mortgage	e		
community debt		Other (including a right to offset)	1100100111				
Date debt was incurred	Opened 1/05/07 Last Active 2/24/14	Last 4 digits of account num	aber 3752	2	_		
Add the dellar value of	f vour ontrice in C	Column A on this page. Write that num	ahor horo:		\$229,695.29	1	
Add the dollar value of your entries in Column A on this page. Write that numbe If this is the last page of your form, add the dollar value totals from all pages. Write that number here:					\$229,695.29	-	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

Document Page 31 of 62 Fill in this information to identify your case: Debtor 1 Rashida K Breedlove Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 City of Chicago Last 4 digits of account number \$1,000.00 Nonpriority Creditor's Name Department of Revenue, When was the debt incurred? **Bankruptcy** 121 North LaSalle Street, Room 107A Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt oxed Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Street & Sanitation Violation

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

Document Page 32 of 62 Debtor 1 Rashida K Breedlove Case number (if know) 4.2 City of Chicago Last 4 digits of account number \$2,200.00 Nonpriority Creditor's Name Department of Revenue, When was the debt incurred? **Bankruptcy** 121 North LaSalle Street, Room 107A Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Parking Tickets 4.3 Comcast Last 4 digits of account number \$350.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 3002 Southeastern, PA 19398-3002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Cable/Internet ☐ Yes 4.4 ComEd Last 4 digits of account number \$500.00 Nonpriority Creditor's Name System Credit/Bankruptcy When was the debt incurred? Department 2100 Swift Drive Oak Brook, IL 60523 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

■ No

☐ Yes

■ Other. Specify Utilities

report as priority claims

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 33 of 62

Debtor 1 Rashida K Breedlove Case number (if know)

4.5 P	eoples Ga	s	Last 4 digits of account number	er			\$500.00		
N	onpriority Cred	litor's Name					***************************************		
200 E. Randolph St. Chicago, IL 60601			When was the debt incurred?	When was the debt incurred?					
		City State Zlp Code	As of the date you file, the clai	m is: Ched	ck all that apply				
W	/ho incurred t	he debt? Check one.							
	Debtor 1 only	у	☐ Contingent						
	Debtor 2 only	у	☐ Unliquidated						
	Debtor 1 and	Debtor 2 only	☐ Disputed						
	At least one	of the debtors and another	Type of NONPRIORITY unsecu	red claim	:				
	Check if this	s claim is for a community	☐ Student loans						
	ebt		Obligations arising out of a se	eparation a	greement or divorce that yo	ou did not			
_	_	bject to offset?	report as priority claims						
	No			☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes		Other. Specify Utilities						
4.6 V	Vells Fargo	Bank	Last 4 digits of account number	er 900°	1		\$8,027.00		
	onpriority Cred								
	lacq 2123-0 ob 94423	013	When was the debt incurred?		ened 2/01/05 Last A	ctive			
_		e, NM 87199	when was the debt incurred:	1/03	1/05/09				
N	umber Street (City State Zlp Code	As of the date you file, the clai	m is: Ched	ck all that apply				
	_	he debt? Check one.							
	Debtor 1 only	•	☐ Contingent						
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		у	☐ Unliquidated	☐ Disputed					
		Debtor 2 only	☐ Disputed						
	At least one	of the debtors and another	Type of NONPRIORITY unsecu	red claim	:				
		s claim is for a community	Student loans						
debt Is the claim subject to offset?		niect to offset?		☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
■ No			<u></u>	☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes		Other. Specify 2000 Line	٠.		ıcv			
_			Other. Specify	,	7,44.0 20411 20110101				
Part 3:	List Others	to Be Notified About a D	ebt That You Already Listed						
is trying have mo	to collect from	m you for a debt you owe to s	about your bankruptcy, for a debt the someone else, list the original creditor at you listed in Parts 1 or 2, list the ac or submit this page.	r in Parts	1 or 2, then list the collecti	ion agency here	. Similarly, if you		
Name and	_		On which entry in Part 1 or Part 2 did y		•				
Arnoldharris 111 West Jackson Blvd, Ste 600		Blvd. Ste 600	Line 4.2 of (Check one):	_	: Creditors with Priority Unse				
	, IL 60604	.,	Last 4 digits of account number	■ Part 2	: Creditors with Nonpriority L	Jnsecured Claim	S		
			-						
Part 4:		nounts for Each Type of L							
	e amounts of our ansecured cla		aims. This information is for statistica	ıl reportin	g purposes only. 28 U.S.C	. §159. Add the	amounts for each		
					Total Claim				
Tot	6a. tal	Domestic support obligation	ns	6a.	\$	0.00			
clain	ns								
from Part		Taxes and certain other deb		6b.	\$	0.00			
	6c. 6d.		Il injury while you were intoxicated nsecured claims. Write that amount here	6c. . 6d.	\$	0.00			
	ou.	on on phothy u		. 00.	Ψ	<u> </u>			
	6e.	Total Priority. Add lines 6a th	nrough 6d.	6e.	\$	0.00			
	33.				Ψ	0.00			

Total Claim

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Page 34 of 62 Case number (if know) Document

Debtor 1 Rashida K Breedlove

Total claims from Part 2

6f.	Student loans	6f.	\$ 0.00	
6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00	
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00	
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 12,577.00	
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 12.577.00	

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

Page 35 of 62 Document Fill in this information to identify your case: Debtor 1 Rashida K Breedlove Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Р	erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Alicia London 6521 S Wood Chicago, IL 60636	One year rental lease beginning 9/1/16 @ \$1,000/mnth payable to Debtor
2.2	Aqueelah Ali 12015 S LaSalle, 1st Fl Chicago, IL 60628	One year rental lease beginning 8/15/16 @ \$900/mnth payable to Debtor
2.3	Corey Williams 6919 S Normal Chicago, IL 60636	One year rental lease beginning 9/1/16 @ \$1,000/mnth payable to Debtor
2.4	Franshawn Delaney 8037 S Parnell, 1st Fl Chicago, IL 60620	One year rental lease beginning 5/15/16 @ \$500/mnth payable to Debtor
2.5	Jessie Cross 2824 E 79th St Chicago, IL 60649	One year rental lease beginning 10/1/16 @ \$1,000/mnth payable to Debtor
2.6	Latoya Clinton 8037 S Parnell - 2nd Fl Chicago, IL 60620	One year rental lease beginning 6/1/16 @ \$700/mnth payable to Debtor
2.7	Nadine Liggins 13706 S Parnell Riverdale, IL 60827	One year rental lease beginning 5/25/16 @ \$750/mnth payable to Debtor

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

		Docume	nt Page 36 of 62	
Fill in th	nis information to identify your	case:		
Debtor 1	Rashida K Breed	love		
DODIO!	First Name	Middle Name	Last Name	-
Debtor 2	2			
(Spouse if,	filing) First Name	Middle Name	Last Name	-
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	_
Case nu	ımhar			
(if known)				☐ Check if this is an
				amended filing
Offici	al Form 106H			
	edule H: Your Cod	obtors		40/45
sche	dule n. Your Cou	eptors		12/15
eople a ill it out our nan	re filing together, both are equ , and number the entries in the ne and case number (if known	ally responsible for supper boxes on the left. Attach	ts you may have. Be as complete and a lying correct information. If more space the Additional Page to this page. On the do not list either spouse as a codebtor.	e is needed, copy the Additional Page,
	lo.			
_ :\ ■ Y	• •			
			operty state or territory? (Community preerto Rico, Texas, Washington, and Wiscor	
3. In C in li For	ne 2 again as a codebtor only	tors. Do not include your if that person is a guaran	e with you at the time? spouse as a codebtor if your spouse is tor or cosigner. Make sure you have lis ule G (Official Form 106G). Use Schedu	ted the creditor on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		ne creditor to whom you owe the debt
	o, ramson, shoot, only, order and 2		Check all Sch	edules that apply:
2.4	Erial Ctandinant			D. Bara
3.1	Erick Sterdivant PO Box 496433		☐ Schedule	
	Chicago, IL 60649			E/F, line 4.6
			☐ Schedule	
			Wells Fargo) Bank
3.2	Erick Sterdivant		■ Schedule	D, line 2.1
	PO Box 496433			E/F, line
	Chicago, IL 60649		☐ Schedule	
			City of Chic	ago
3.3	Erick Sterdivant		■ Schedule	D, line 2.7
	PO Box 496433			E/F, line
	Chicago, IL 60649		☐ Schedule	
			Cook Coun	ty Treasurer

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 37 of 62

Debtor 1	Rashida K Breedlove	Case number (if known)
	Additional Page to List More Codebtors	
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.4	Erick Sterdivant PO Box 496433 Chicago, IL 60649	■ Schedule D, line □ Schedule E/F, line □ Schedule G Cook County Treasurer

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 38 of 62

Fill	in this information to identify your ca	ase:								
Del	btor 1 Rashida K E	Breedlove								
	btor 2 puse, if filing)					_				
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLIN	IOIS						
(If ki	se number 		-						ed filing	ostpetition chapter wing date:
_	fficial Form 106I						N	MM / DD/ Y	YYYY	
S	chedule I: Your Inc	ome								12/1
sup spo atta	as complete and accurate as possible plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filing wi	ng jointly, a ith you, do⊣	and your spo not include	ouse i infori	is livi matic	ing with on abou	you, incl t your spe	ude informati ouse. If more	ion about your space is needed,
1.	Fill in your employment information.		Debtor 1					Debtor 2	2 or non-filing	j spouse
	If you have more than one job,			■ Employed				☐ Empl	oyed	
	attach a separate page with information about additional	Employment status	☐ Not employed				☐ Not employed			
	employers.	Occupation								
	Include part-time, seasonal, or self-employed work.	Employer's name	CVR Ho	using Serv	vices	Cor	р			
	Occupation may include student or homemaker, if it applies.	Employer's address		n Buren St o, IL 60605		8				
		How long employed the	here?	6 mos				_		
Pai	rt 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have no	othing to repo	ort for	any I	ine, write	e \$0 in the	space. Includ	e your non-filing
If yo	ou or your non-filing spouse have mo	ore than one employer, co	ombine the i	nformation for	or all e	emplo	yers for	that perso	on on the lines	below. If you need
							For De	btor 1	For Debtor	
2.	List monthly gross wages, sala deductions). If not paid monthly,				2.	\$	2	,425.76	\$	N/A
3.	Estimate and list monthly overt	ime pay.			3.	+\$		0.00	+\$	N/A

2,425.76

N/A

4. Calculate gross Income. Add line 2 + line 3.

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 39 of 62

Deb	tor 1	Rashida K Breedlove	_	С	ase i	number (<i>if known</i>)				
				ì	For	Debtor 1		or Debtor		
	Сор	y line 4 here	4.		\$	2,425.76	\$		N/A	_
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a		\$	378.97	\$;	N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$	0.00	\$;	N/A	-
	5d.	Required repayments of retirement fund loans	5d		\$	0.00	\$;	N/A	-
	5e.	Insurance	5e		\$	0.00	\$;	N/A	-
	5f.	Domestic support obligations	5f.		\$	0.00	\$;	N/A	_
	5g.	Union dues	5g		\$	46.28	\$;	N/A	-
	5h.	Other deductions. Specify:	5h	.+	\$	0.00	+ \$;	N/A	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	;	\$	425.25	\$;	N/A	-
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$	2,000.51	\$	i	N/A	_
8.	8a. 8b.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends	8a 8b		\$ \$	4,650.00 0.00	\$		N/A N/A	- -
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive								
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$	0.00	\$;	N/A	
	8d.	Unemployment compensation	8d		$\overset{\scriptscriptstyle{\Psi}}{\$}-$	0.00	\$		N/A	-
	8e.	Social Security	8e		\$ 	0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.		\$	0.00	\$	<u> </u>	N/A	-
	8g.	Pension or retirement income	8g		\$	0.00	\$		N/A	_
	8h.	Other monthly income. Specify: Co-Tenant Contribution	8h	.+	\$	800.00	+ \$	·	N/A	- -
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	_	5,450.00	\$	·	N/A	A
10.	Cald	culate monthly income. Add line 7 + line 9.	10.	\$	-	7,450.51 + \$		N/A	= \$	7.450.51
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		_		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			' -	1,100101
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your refriends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe			•		n <i>Schedul</i> e	e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines							\$	7,450.51
13.	Do y	ou expect an increase or decrease within the year after you file this form	?						Combin	ned y income
		No. Yes Explain:								

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 40 of 62

Fill in thi	s information to identify	your case:					
Debtor 1	Rashida K					if this is:	
Debtor 2 (Spouse,	if filing)				_ A	supplement show	ving postpetition chapter the following date:
United St	ates Bankruptcy Court for th	ne: NORTHERN DISTR	RICT OF ILLING	OIS		MM / DD / YYYY	
Case nun							
	ial Form 106J						
Be as coinforma	edule J: Your complete and accurate a tion. If more space is n (if known). Answer eve	as possible. If two mar needed, attach another ery question.					
Part 1: 1. Is t	Describe Your Hous his a joint case?	sehold					
	No. Go to line 2. Yes. Does Debtor 2 live	•					
0 D -		ust file Official Form 106	J-2, <i>Expenses</i>	for Separate House	hold of Debto	or 2.	
Do	you have dependents? not list Debtor 1 and btor 2.	■ Yes Fill out this i	nformation for dent	Dependent's relation		Dependent's age	Does dependent live with you?
	not state the pendents names.			Daughter		16	□ No ■ Yes □ No □ Yes
							☐ No ☐ Yes ☐ No ☐ Yes
exp	your expenses include benses of people other urself and your depend	than					
expense	e your expenses as of		date unless y				pter 13 case to report f the form and fill in the
the valu	expenses paid for with e of such assistance a Form 106I.)					Your expe	enses
	e rental or home owner ments and any rent for t		ır residence. Iı	nclude first mortgage	4. \$		420.00
lf n	ot included in line 4:						
4a.					4a. \$		110.00
4b. 4c.		r's, or renter's insurance repair, and upkeep expe			4b. \$ 4c. \$		75.00 0.00
4d.	Homeowner's associ	ation or condominium du	ues		4d. \$		392.00
5. Ad	ditional mortgage payn	nents for your residen	ce, such as ho	me equity loans	5. \$		0.00

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 41 of 62

Deb	tor 1 Rashida K Breedlove		Case num	ber (if known)	
6.	Utilities:				
	6a. Electricity, heat, natural gas		6a.	\$	250.00
	6b. Water, sewer, garbage collection		6b.	\$	50.00
	6c. Telephone, cell phone, Internet, satellite, and	cable services	6c.	\$	127.00
	6d. Other. Specify:		6d.	\$	0.00
	Food and housekeeping supplies			\$	400.00
	Childcare and children's education costs		8.	\$	0.00
	Clothing, laundry, and dry cleaning		9.	\$	140.00
).	Personal care products and services		10.	\$	50.00
	Medical and dental expenses		11.	\$	40.00
	Transportation. Include gas, maintenance, bus or t	rain fare.		· —	
	Do not include car payments.		12.	\$	250.00
3.	Entertainment, clubs, recreation, newspapers, m	nagazines, and books	13.	\$	0.00
١.	Charitable contributions and religious donations	S	14.	\$	0.00
5.	Insurance.				
	Do not include insurance deducted from your pay or	included in lines 4 or 20.			
	15a. Life insurance		15a.	\$	81.00
	15b. Health insurance		15b.	\$	0.00
	15c. Vehicle insurance		15c.	\$	165.50
	15d. Other insurance. Specify:		15d.	\$	0.00
3.	Taxes. Do not include taxes deducted from your par	y or included in lines 4 or 20.			
	Specify: Vacant Properties -6- Real Estate 1	Taxes	16.	\$	1,200.00
7.	Installment or lease payments:				<u> </u>
	17a. Car payments for Vehicle 1		17a.	\$	0.00
	17b. Car payments for Vehicle 2		17b.	\$	0.00
	17c. Other. Specify:		17c.	\$	0.00
	17d. Other. Specify:		17d.	\$	0.00
8.	Your payments of alimony, maintenance, and su	pport that you did not report as			
	deducted from your pay on line 5, Schedule I, Yo		18.	· ·	0.00
9.	Other payments you make to support others who	o do not live with you.		\$	0.00
	Specify:		19.		
0.	Other real property expenses not included in line	es 4 or 5 of this form or on <i>Sched</i>			
	20a. Mortgages on other property		20a.	·	0.00
	20b. Real estate taxes		20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance		20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses		20d.	\$	0.00
	20e. Homeowner's association or condominium du	ies	20e.	\$	0.00
1.	Other: Specify:		21.	+\$	0.00
_					
2.	Calculate your monthly expenses			•	
	22a. Add lines 4 through 21.			\$	3,750.50
	22b. Copy line 22 (monthly expenses for Debtor 2),	if any, from Official Form 106J-2		\$	
	22c. Add line 22a and 22b. The result is your month	nly expenses.		\$	3,750.50
2	Calculate your monthly not income				
J.	Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I	23a.	¢	7 450 54
	13 (3	,		·	7,450.51 3,750.50
	23b. Copy your monthly expenses from line 22c at	oove.	23b.	-\$	3,750.50
	23c. Subtract your monthly expenses from your mo	anthly income			
		JIMINY HICOHIE.		©	3,700.01
	, , , ,	,	23c.	Ψ	
	The result is your <i>monthly net income</i> .	,	23c.	Ψ	5,1 5515 1
24.	, , , ,	expenses within the year after you			5,1 5515 1
4.	The result is your <i>monthly net income</i> . Do you expect an increase or decrease in your e For example, do you expect to finish paying for your car loa		u file this	form?	·
4.	The result is your <i>monthly net income</i> . Do you expect an increase or decrease in your e		u file this	form?	·
4.	The result is your <i>monthly net income</i> . Do you expect an increase or decrease in your e For example, do you expect to finish paying for your car loa		u file this	form?	·

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 42 of 62

Fill in this info	rmation to identify your	case:			
Debtor 1	Rashida K Breed				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	sankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official For Declara	<u>m 106Dec</u> tion About a	ın Individual	Debtor's So	chedules	12/15
obtaining mone		n connection with a bank		s. Making a false statement, coin fines up to \$250,000, or imp	
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an attor	rney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes.	Name of person				Petition Preparer's Notice, nature (Official Form 119)
•	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules file	ed with this declaration and	
X /s/ Ra	shida K Breedlove		X		
	ida K Breedlove		Signature of	Debtor 2	
Signati	ure of Debtor 1		-		
Date	December 16, 2016		Date		

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 43 of 62

Fill i	n this inform	nation to identify you	r case:			
Debte	or 1	Rashida K Breed	llove			
	_	First Name	Middle Name	Last Name		
Debte (Spous	or 2 se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Casa	number					
(if know					_	theck if this is an mended filing
	icial Fo					
Sta	tement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16
inforr numb	nation. If m per (if knowr	ore space is needed, n). Answer every ques	attach a separate sheet to stion.	this form. On the top of any	equally responsible for sup additional pages, write you	
Part			rital Status and Where You	Lived Before		
1. V	What is your	current marital statu	IS?			
[☐ Married■ Not mar	ried				
2. [Ouring the la	ast 3 years, have you	lived anywhere other than	where you live now?		
] [■ No □ Yes. Lis	t all of the places you li	ived in the last 3 years. Do no	ot include where you live now	:	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
I	■ No □ Yes. Ma	ike sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	ficial Form 106H).		
Part	2 Explai	n the Sources of You	r Income			
F	Fill in the tota	I amount of income yo	u received from all jobs and a	g a business during this yeall businesses, including partetogether, list it only once un		ndar years?
[□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	•	of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$13,159.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Case 16-39633 Page 44 of 62
Case number (if known) Document

Debtor 1 Rashida K Breedlove

			511		D.I.	
			Debtor 1	One in	Debtor 2	One in
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last cale (January 1 to	endar year: o December 3	1, 2015)	■ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
	ndar year befo o December 3		☐ Wages, commissions, bonuses, tips	\$15,570.00	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	
Include in and othe winnings List each	ncome regardler public benefits. If you are filing	ess of wheth t payments; ig a joint cas ie gross inco	pensions; rental income; interese and you have income that y	amples of other income are a	·	Security, unemploymer nd gambling and lotter
- 163	s. Fill ill tile det	alis.				
			Debtor 1	Onese in serve from	Debtor 2	O i
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
	ry 1 of curren ı filed for banl		Rental Property Income	\$22,850.00		
			Co-Tenant Contribution	\$8,800.00		
For last cale (January 1 to	endar year: o December 3	1, 2015)	Rental Property Income	\$0.00		
	ndar year befo o December 3		Rental Property Income	\$21,000.00		
Part 3: Lis	st Certain Pay	ments You	Made Before You Filed for	вапкгиртсу		
6. Are eithe ☐ No.	Neither Del	btor 1 nor D	s debts primarily consume lebtor 2 has primarily consu personal, family, or househo	umer debts. Consumer debts	s are defined in 11 U.S.C. § 10	01(8) as "incurred by a
		,	, , , , , , , , , , , , , , , , , , , ,	id you pay any creditor a total	of \$6,425* or more?	
	□ No.	Go to line 7				
		paid that cre not include	editor. Do not include paymer payments to an attorney for t	nts for domestic support oblights bankruptcy case.	n one or more payments and ations, such as child support	and alimony. Also, do
	* Subject to	o adjustment	on 4/01/19 and every 3 year	s after that for cases filed on	or after the date of adjustmen	t.
Yes			r both have primarily consure you filed for bankruptcy, di	umer debts. id you pay any creditor a total	of \$600 or more?	
	■ No.	Go to line 7				
	☐ Yes				the total amount you paid the	

attorney for this bankruptcy case.

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

Debtor 1 Rashida K Breedlove Document Page 45 of 62

Case number (if known)

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pay	ment for
7.	Within 1 year before you filed for bankrupto <i>Insiders</i> include your relatives; any general par of which you are an officer, director, person in a business you operate as a sole proprietor. 11 alimony.	tners; relatives of any gene control, or owner of 20% or	eral partners; partner more of their voting	rships of which you securities; and an	u are a general ly managing ago	partner; corporations ent, including one fo
	■ No□ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	nis payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi		nents or transfer a	ny property on ac	count of a deb	ot that benefited an
	No☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the	
Par	t 4: Identify Legal Actions, Repossession	s. and Foreclosures				
	List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.			n suits, paternity ad		·
	Case title Case number	Nature of the case	Court or agency		Status of the	case
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		rty repossessed, fo		hed, attached,	
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca No Yes. Fill in the details.		uding a bank or fin	ancial institution	, set off any an	nounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date a	action was	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or ar ■ No □ Yes		rty in the possession		e for the benefi	t of creditors, a

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main

Document Page 46 of 62 Debtor 1 Rashida K Breedlove Case number (if known) Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was Address payment **Email or website address** made Person Who Made the Payment, if Not You Neal Feld \$1,500.00 various \$1,500.00 500 N. Michigan Ave. Suite 300 Chicago, IL 60611 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

No

☐ Yes. Fill in the details.

Person Who Was Paid Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Case 16-39633 Desc Main Page 47 of 62 Case number (if known) Document

Debtor 1 Rashida K Breedlove

	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made	iness or financial affa e as security (such as t	i irs? he granting of a se			
	include gifts and transfers that you have already li ■ No □ Yes. Fill in the details.	isted on this statement.				
	- 100.1 iii iii tilo dotallo.	Description and o	alua af	D	h	Data transfer was
	Person Who Received Transfer Address	Description and v property transferr		payme	be any property or ents received or debts n exchange	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protection)		y property to a se	elf-settled	d trust or similar device	of which you are a
	■ No					
	Yes. Fill in the details.					
	Name of trust	Description and v	alue of the prope	erty trans	ferred	Date Transfer was made
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and Stor	age Units	5	
	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred?	•				
	Include checking, savings, money market, or chouses, pension funds, cooperatives, associated as a second sec			f deposit	; shares in banks, credit	unions, brokerage
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution and La	ast 4 digits of ccount number	J			Last balance before closing or transfer
	,				moved, or transferred	uansici
	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, any	safe dep	osit box or other deposi	itory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		escribe 1	the contents	Do you still have it?
22.	Have you stored property in a storage unit or p	,	home within 1 ye	ear befor	e you filed for bankrupto	ey?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility	Who else has or h	and access D	ascriba 1	the contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, State and ZIP Code)		rescribe (ine contents	have it?
Par	t 9: Identify Property You Hold or Control for	r Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ide any property	you borr	owed from, are storing f	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name	Where is the prop	erty? D	escribe 1	the property	Value
	Address (Number, Street, City, State and ZIP Code)	(Number, Street, City, S Code)				
Par	t 10: Give Details About Environmental Inform	nation				
For 1	the purpose of Part 10, the following definitions	s apply:				

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

Desc Main Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Page 48 of 62 Case number (if known) Document

Debtor 1 Rashida K Breedlove

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.								
Rep	port all notices, releases, and proceedings that y	ou know about, regardless of when	they occurred.						
24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	■ No								
	Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of any	y release of hazardous material?							
	No Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or admini	strative proceeding under any envi	ronmental law? Include settlements a	nd orders.					
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Pa	rt 11: Give Details About Your Business or Cor	nnections to Any Business							
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have an	y of the following connections to any	business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership		,						
	☐ An officer, director, or managing execu	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or	r equity securities of a corporation							
	No. None of the above applies. Go to Part	. 12							
	Yes. Check all that apply above and fill in the		•						
		escribe the nature of the business	Employer Identification number						
	Address (Number, Street, City, State and ZIP Code)	ame of accountant or bookkeeper	Do not include Social Security n	umber or ITIN.					
28.	Within 2 years before you filed for bankruptcy, institutions, creditors, or other parties.	did you give a financial statement t		de all financial					
	■ No								
	☐ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)	ate Issued							

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 49 of 62

Debtor 1 Rashida K Breedlove Case number (if known)

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Rashida K Breedlove
Rashida K Breedlove
Signature of Debtor 2

Signature of Debtor 2

Date
December 16, 2016
Date
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No
□ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

- \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - The preparation of a bankruptcy case requires many disparate tasks for the attorney and support staff. Client understands that the benefit under this fee arrangement is the commitment of Neal Feld to perform any and all work reasonably necessary to represent client's interests absent any extraordinary circumstances.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$1,500.00 toward the flat fee, leaving a balance due of \$2,500.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>December 16, 2016</u>	•
Signed:	
/s/ Rashida K Breedlove	/s/ Neal Feld
Rashida K Breedlove	Neal Feld 6201181
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amount	nts are blank.

Local Bankruptcy Form 23c

Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main Document Page 60 of 62

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In 1	re Rashida K Breedlove		Case No)		
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR I	DEBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have received		\$	1,500.00		
	Balance Due		\$	2,500.00		
2.	\$ 310.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	n unless they are me	mbers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name					
6.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspec	ets of the bankruptcy	case, including:		
	 a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed] Negotiations with secured creditors to rereaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on house stay actions. 	ment of affairs and plan which rs and confirmation hearing, a reduce to market value; ex rs as needed; preparation	h may be required; and any adjourned h cemption plannin n and filing of me	earings thereof; g; preparation and filing of otions pursuant to 11 USC		
7.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc			ary proceeding.		
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement for	or payment to me for	r representation of the debtor(s) in		
	December 16, 2016	/s/ Neal Feld				
_	Date	Neal Feld 62011				
			Signature of Attorney Neal Feld			
		500 N. Michigan	Ave.			
		Suite 600 Chicago, IL 6061	11			
(312) 396-4130 Fax: (312) 396-4131				31		
		Name of law firm				

United States Bankruptcy Court Northern District of Illinois

In re	Rashida K Breedlove		Case No.	
		Debtor(s)	Chapter 1:	3
	VEI	RIFICATION OF CREDITOR MA	TRIX	
		Number of C	Creditors:	10
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	rs is true and cor	rrect to the best of my
Date:	December 16, 2016	/s/ Rashida K Breedlove Rashida K Breedlove Signature of Debtor		

Arnoldharris Case 16-39633 Doc 1 Filed 12/16/16 Entered 12/16/16 16:25:08 Desc Main 111 West Jackson Blvd, Ste 600 Document Page 62 of 62 Chicago, IL 60604

City of Chicago Department of Revenue, Bankruptcy 121 North LaSalle Street, Room 107A Chicago, IL 60602

City of Chicago Department of Water 333 S. State, Ste LL10 Chicago, IL 60604

Comcast PO Box 3002 Southeastern, PA 19398-3002

ComEd System Credit/Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523

Cook County Treasurer Attn: Law Department 118 N. Clark St., Room 212 Chicago, IL 60602

Forest Glen Condo Association c/o Kenneth J Donkel 7220 W 194th St, #105 Tinley Park, IL 60487

Ocwen Loan Servicing Llc Attn: Research Dept 1661 Worthintong Rd Ste 100 West Palm Beach, FL 33409

Peoples Gas 200 E. Randolph St. Chicago, IL 60601

Wells Fargo Bank Macq 2123-013 Pob 94423 Albuquerque, NM 87199